

LICENSED OFFICE: (CREDITOR)

American General  
Finance, Inc.  
A Subsidiary of American General Corporation

FEDERAL  
DISCLOSURE  
STATEMENT



AMERICAN GENERAL FINANCE, INC.  
2591 MONTGOMERY HWY SUITE 2  
DOTHAN

ALABAMA 36303

Account Number  
12365878  
BORROWER(S) (NAMES & ADDRESS)

MCKINNES, ROBERT K,  
RT 3 BOX 128 F  
CLAYTON, AL, 36016

Date of Loan	First Payment Due Date	Other Payments Due on Same Day of Each Month	Final Payment Due Date	<input checked="" type="checkbox"/> Amount of First Payment <input type="checkbox"/> Amount of Balloon Payment	Amount of Other Payments	<input checked="" type="checkbox"/> Total Number of Payments <input type="checkbox"/> Term of Loan	**Late Charge
11/23/94	01/05/95		12/05/97	76.26	69.00	36	99.99

1805.00 Amount Financed  
686.26 FINANCE CHARGE  
21.83 % ANNUAL PERCENTAGE RATE  
2491.26 Total of Payments

AMOUNT FINANCED is the amount of credit provided to you or on your behalf. (Line 1 above)  
FINANCE CHARGE is the dollar amount the credit will cost you. (Line 2 above)  
ANNUAL PERCENTAGE RATE is the cost of your credit as a yearly rate. (Line 3 above)  
TOTAL OF PAYMENTS is the amount you will have paid after you have made all payments as scheduled. (Line 4 above)

LATE CHARGE: If a payment is more than 10 days late, you will be charged 5% of the late amount, not to exceed the amount shown above and not less than \$.50. (Does not apply to interest bearing loans.)

PREPAYMENT: If you pay off early, you

- ☐ may ☒ will not have to pay a penalty.  
☒ may ☐ will not be entitled to a refund of part of the finance charge.

PAID  
BY RENEWAL

1111 1 4, 1995

SECURITY

You are giving a security interest in:

- ☐ The goods or property being purchased  
☐ Motor vehicle  
☒ Other purchase money - (1) Portable Building, (2) MURRY LAWNMOWERS, (1) SONY CASSETTE PLAYER, (1) VCR.

American General Finance  
DOTHAN, AL

☐ You are giving a security interest in your real estate located at:

☐ The previous Mortgage or Deed of Trust is being retained as security on your loan.

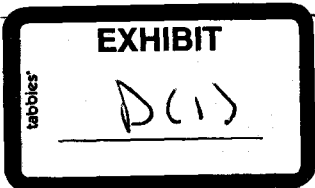
ASSUMPTION: Someone buying your house may not assume the remainder of the mortgage on the original terms.

INSURANCE: Credit life insurance, credit disability insurance and credit involuntary unemployment insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. You understand that we anticipate profits from the sale of credit insurance and you consent thereto if you select such insurance. If a rescission period applies, there is no credit life coverage during the three day rescission period.

Type	Premium	Signature
Single Decreasing Term Credit Life	\$ .00	I want single credit life insurance. Signature: _____ First Named Borrower
Joint Decreasing Term Credit Life	\$ .00	We want joint credit life insurance. Signatures: _____ First Named Borrower _____ Second Named Borrower
Single Decreasing Term Credit Life & Single Disability	\$ 154.00	I want single credit life and disability insurance. Signature: <u>Robert K McKinnes</u> First Named Borrower
Joint Decreasing Term Credit Life & Single Disability on First Named Borrower	\$ .00	We want joint credit life and single disability insurance. Signatures: _____ First Named Borrower _____ Second Named Borrower
Involuntary Unemployment Insurance	\$ .00	I want involuntary unemployment insurance. Signature: _____ First Named Borrower

CREDIT INSURANCE (LIFE AND DISABILITY AND INVOLUNTARY UNEMPLOYMENT) CANCELLATION OPTION

CANCELLATION: If you desire to do so you may, without penalty or obligation, within fifteen days for life and disability or thirty days for involuntary unemployment insurance from the date of loan set forth above, cancel, all but not part of, the credit insurance coverages by returning all credit insurance certificates received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of all credit insurance premiums will be made.



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DO.4981.0188

## LOAN AGREEMENT AND DISCLOSURE STATEMENT

**AMERICAN  
GENERAL  
FINANCE**

DATE 07/25/02	ACCOUNT NUMBER 36596920	TYPE OF LOAN (Alpha) E00
LENDER/SECURED PARTY NAME AND ADDRESS ("Lender")		LENDER'S TELEPHONE NUMBER 334-792-2163
AMERICAN GENERAL FINANCIAL SERVICES OF ALABAMA, INC. 2969 ROSS CLARKE STE 2 DOTHAN, AL 36301-1119		
BORROWER(S) NAME AND ADDRESS ("I", "We")		
ROBERT K MCKINNES EUNICE Y MCKINNES 175 JOHN C MARTIN RD CLAYTON, AL 36016		

**PAID  
BY RENEWAL**

I will read this entire Loan Agreement and Disclosure Statement ("Agreement") and all related documents carefully. If I have any questions, I will ask them before I sign any of these documents. By signing, I am indicating my agreement to the statements, promises, terms, and conditions contained in the documents I sign.

## TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.
27.29 %	\$ 965.59	\$ 2010.76	\$ 2976.35

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
1	\$ 90.60	09/01/02
35	\$ 82.45	monthly beginning 10/01/02

LATE CHARGE: ☒ If any payment is not paid in full within 10 days after its due date, I will be charged 5.00 % of the unpaid amount of the payment, but not more than \$ 99.99 or less than \$ 10.00.

☐ If any payment is not paid in full within \_\_\_\_\_ days after its due date, I will be charged \$ \_\_\_\_\_ if the entire scheduled payment exceeds \$ \_\_\_\_\_ or \$ \_\_\_\_\_ if the entire scheduled payment is \$ \_\_\_\_\_ or less.

PREPAYMENT: If I pay off early:

☐ I may ☒ I will not have to pay a penalty or minimum charge.  
☒ I may ☐ I will not get a refund or credit of part of the finance charge.

SECURITY: I am giving Lender a security interest in:

☐ Real estate located at:

Year	Make	Model	Vehicle Identification No.

Motor  
Vehicles

Other Assets Description

Other  
Assets

☒ Household items described on the Personal Property Appraisal Form, which I have signed and which has been delivered to me with this Agreement.

ASSUMPTION: Someone buying my home, if it secures this loan, may not assume the remainder of this loan on the original terms unless approved by Lender.

See the remainder of this Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties if any.

## THIS AGREEMENT IS SUBJECT TO THE FEDERAL ARBITRATION ACT.

By signing below, I acknowledge receipt of a copy of this Federal Disclosure Statement.

Borrower

Co-Borrower

SEE REVERSE SIDE FOR ADDITIONAL DISCLOSURES





## TRUTH IN LENDING INSURANCE DISCLOSURES

DATE 07/25/02	ACCOUNT NUMBER 36596920	TYPE OF LOAN (Alpha) E00
LENDER/SECURED PARTY NAME AND ADDRESS ("Lender")		
AMERICAN GENERAL FINANCIAL SERVICES OF ALABAMA, INC. 2969 ROSS CLARKE STE 2 DOTHAN, AL 36301-1119		
BORROWER(S) NAME AND ADDRESS ("I", "We")		
ROBERT K MCKINNES EUNICE Y MCKINNES 175 JOHN C MARTIN RD CLAYTON, AL 36016		

CREDIT LIFE, DISABILITY, OR INVOLUNTARY UNEMPLOYMENT INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS I SIGN AND AGREE TO PAY THE ADDITIONAL COST. I cannot be denied credit simply because I choose not to buy credit insurance.

Type of Voluntary Credit Insurance	Premium
<b>CREDIT LIFE AND CREDIT DISABILITY INSURANCE *</b> I want single credit life insurance and single credit disability insurance. Date <u>07/25/02</u> <u><i>Robert K McKinnes</i></u> Borrower <u>ROBERT K MCKINNES</u> <u>7-07-71</u> Date of Birth Date _____ Joint Insurance not elected. _____ Date of Birth _____ Co-Borrower _____	\$ 217.43
<b>CREDIT INVOLUNTARY UNEMPLOYMENT INSURANCE</b> Date _____ Insurance not available. _____ Borrower Date _____ Insurance not available. _____ Co-Borrower	\$ NONE

\* If I/we have selected credit disability insurance, I/we certify by signing above that the proposed insured is actively at work at least 30 hours per week.

VOLUNTARY CREDIT PERSONAL PROPERTY INSURANCE (Not required to obtain credit. May be obtained from any Insurer I choose.)	Term in Months	Premium
We want credit personal property insurance with a coverage amount of \$ 1700.00. Date <u>07/25/02</u> <u><i>Robert K McKinnes</i></u> Borrower <u>ROBERT K MCKINNES</u> Date <u>07/25/02</u> <u><i>Eunice Y McKinnes</i></u> Co-Borrower <u>EUNICE Y MCKINNES</u>	36	\$ 93.33

**CANCELLATION OF VOLUNTARY INSURANCE.** I may cancel any of the voluntary credit or voluntary credit personal property insurance coverages elected above within 30 days from the Date of the Loan Agreement (as provided for in the Insurance Policy(ies)) and receive a full refund of premium(s); however, any accrued interest, additional fees, prepaid finance charges, etc., I have paid because these insurance premium(s) were included in the amount I borrowed (Amount Financed) may not be refunded. I may also cancel any voluntary credit or voluntary credit personal property insurance after 30 days have expired, but I will receive a refund of only the unearned premium. To cancel my voluntary credit or voluntary credit personal property insurance, I must submit a signed and dated written request to cancel, along with the insurance certificate/policy received with the loan (if available), to the Lender's address herein, unless otherwise notified. Both I, the Borrower, and my Co-Borrower, if any, must sign the cancellation request. The refunded premiums may be paid to Lender to reduce the amount I owe on the loan.

**REQUIRED PROPERTY INSURANCE:** I may obtain required property insurance from anyone I want that is acceptable to Lender, or I may provide existing coverage through any Insurance company or agent of my choice that is acceptable to Lender. Items that must be insured include any automobiles, all terrain vehicles, snowmobiles, watercraft, other titled vehicles, large equipment, and dwellings and other structures attached to real property ("Property").

SEE REVERSE SIDE FOR ADDITIONAL INSURANCE DISCLOSURES

**TRUTH IN LENDING INSURANCE DISCLOSURES (con'd)**

**VOLUNTARY CREDIT INSURANCE.** Lender's affiliate may provide the credit insurance that I voluntarily select. Lender and its affiliates expect to profit from my purchase of voluntary credit insurance, and I consent to this.

**VOLUNTARY CREDIT PERSONAL PROPERTY INSURANCE.** Lender does not require that I insure the personal property listed on the Personal Property Appraisal Form (if any); however, I may voluntarily purchase voluntary credit personal property insurance from Lender or its affiliate or from another insurance company. I should review my existing homeowner's and other physical damage insurance to determine whether voluntary credit personal property insurance duplicates or adversely affects my existing insurance coverage(s). Lender and/or its affiliates expect to profit from my purchase of voluntary credit personal property insurance, and I consent to this.